

**STATE OF CALIFORNIA  
DEPARTMENT OF INSURANCE  
45 Fremont Street, 21<sup>st</sup> Floor  
San Francisco, California 94105**

**RH02024407**

**December 5, 2002**

**FINAL REVISED REGULATION TEXT**

**Section 2632.13      Eligibility to Purchase Good Driver Discount Policy and Guidelines  
for Determination of "Principally At-Fault."**

(a) In determining a driver's qualification to purchase a good driver discount policy pursuant to California Insurance Code Section 1861.025, an insurer shall determine the driver's violation points and principally at-fault accidents as set forth in this section. This section shall also apply in determining whether a driver was principally at-fault in an accident for the purpose of determining the driver's driving safety record (First Mandatory Factor).

(b) Violation point counts and principally at-fault accidents shall be determined as follows:

... .

(c) a driver may be considered to be principally at fault in an accident if the driver's actions or omissions were at least 51 percent of the proximate cause of the accident, subject to the exceptions set forth in Subsection (d), and, in accidents not resulting in death, if the damage to the property of any one person caused by the accident exceeded \$750.00.

(d) A driver shall not be considered to be principally at-fault if the accident occurred under any of the following circumstances:

... .

NOTE: Authority: Sections 1861.02, 1861.025, 12921 and 12926, Insurance Code, and *Calfarm Insurance Company v. Deukmejian* 48 Cal.3d 805 (1989). Reference: Sections 488.5, 1861.02 and 1861.025, Insurance Code; and Sections 12810 and 16000, Vehicle Code.